

Docket No.: 064754-0012

PATENT

REPLY UNDER 37 CFR 1.116 - EXPEDITED PROCEDURE
TECHNOLOGY CENTER 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: STOYANOV, ATANAS, et al.

Application No.: 10/057,436

Customer No.: 33401

Filed: January 25, 2002

Confirmation No.: 9655

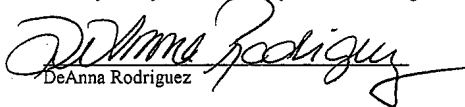
Group Art Unit: 3624

Examiner: CHANDLER, SARA M.

Title: COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYSTEMS AND METHODS

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically to the United States Patent and Trademark Office On July 14, 2008


DeAnna Rodriguez

**SECOND AMENDMENT IN RESPONSE TO FINAL OFFICE ACTION MAILED
FEBRUARY 14, 2008**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is a second amendment in response to the final office action that was mailed on February 14, 2008. The first Amendment was filed on June 12, 2008, along with a Petition for One Month Extension of Time, but refused entry in an Advisory Action mailed on June 23, 2008.

A Request for Continued Examination is being filed concurrently herewith, along with a Petition for an Additional Month Extension of Time, a Request for Examiner Interview, and a copy of a previously-filed declaration.

Amendments to the claims begin on page 2; remarks begin on page 21.